

EXHIBIT

122

#BWNCHFQ
#141CANDY00726625#
CANDY WILLIAMS
1898 E RICH WAY
COTTONWOOD HTS UT 84121

Statement Date: February 01, 2020

Account Number: [REDACTED] 614-1

Page Number 1 of 4



for your information

Transfer your high-interest balances to a low-rate America First Visa® and claim your 3% cash-back bonus! Plus, you'll benefit from one convenient payment, no annual fees, and exclusive perks & features. To apply and learn more, visit americafirst.com.

A Summary of Your Accounts			A Summary of Your Loans			
	Ending Balance	2020 Dividends		Ending Balance	Total Amount Due	Next Payment
Share Savings	9,284.38	0.69	Visa Classic	0.00	0.00	2020 Interest
Checking	48,615.75	2.80				
Total:	57,900.13	3.49				

Share Savings

Statement Period: January 01, 2020 - February 01, 2020

Post Date	Effective Date	Transaction Description	Transaction Amount	Account Balance
		BEGINNING BALANCE		5,033.72
01/02	01/03	AUTOMATIC DEPOSIT, PRIMARY RESIDEN PAYROLL PPD	50.00	5,083.72
01/03		MOBILE BANKING SHARE TRANSFER FROM CHECKING	2,300.00	7,383.72
01/17		MOBILE BANKING SHARE TRANSFER FROM CHECKING	900.00	8,283.72
01/30		MOBILE BANKING SHARE TRANSFER FROM CHECKING	1,000.00	9,283.72
01/31	02/01	DIVIDEND EARNED FOR PERIOD OF 01/01/2020 THROUGH 01/31/2020		
		ANNUAL PERCENTAGE YIELD EARNED IS 0.10%	.66	9,284.38
		ENDING BALANCE		9,284.38

Checking

Statement Period: January 01, 2020 - February 01, 2020

Post Date	Effective Date	Transaction Description	Check Number	Transaction Amount	Account Balance
		BEGINNING BALANCE			108,671.54
01/02	01/01	MOBILE BANKING FUNDS TRANSFER TO VISA CREDIT		.91-	108,670.63
01/02	01/03	AUTOMATIC DEPOSIT, PRIMARY RESIDEN PAYROLL PPD		2,397.51	111,068.14
01/02		AUTOMATIC WITHDRAWAL, GAP CC GAP EPAY WEB(S)		102.99-	110,965.15
01/02		AUTOMATIC WITHDRAWAL, PAYPAL INST XFER WEB(S)		1,129.73-	109,835.42
01/02		AUTOMATIC WITHDRAWAL, HSN HSN EPAY WEB(S)		1,548.65-	108,286.77
01/02		AUTOMATIC WITHDRAWAL, OLD NAVY VISA OLDN EPAY WEB(S)		1,607.84-	106,678.93
01/02		AUTOMATIC WITHDRAWAL, COMENITY PAY OH WEB PYMT WEB(S)		2,017.46-	104,661.47
01/02		AUTOMATIC WITHDRAWAL, VENMO PAYMENT WEB(S)		40.00-	104,621.47
01/02	12/31	AUTOMATIC WITHDRAWAL, CREDIT ONE BANK PAYMENT WEB(S)		374.45-	104,247.02

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Checking, Continued

Statement Period: January 01, 2020 - February 01, 2020

Post Date	Effective Date	Transaction Description	Check Number	Transaction Amount	Account Balance
01/02	01/01	AUTOMATIC WITHDRAWAL, FPB CR CARD INTERNET WEB(S)		476.37-	103,770.65
01/02	01/01	AUTOMATIC WITHDRAWAL, FPB CR CARD INTERNET WEB(S)		658.80-	103,111.85
01/02		AUTOMATIC WITHDRAWAL, MASTERCARD PAYMENT WEB(S)		728.26-	102,383.59
01/02	12/31	AUTOMATIC WITHDRAWAL, CREDIT ONE BANK PAYMENT WEB(S)		812.42-	101,571.17
01/02	01/01	AUTOMATIC WITHDRAWAL, FPB CR CARD INTERNET WEB(S)		935.04-	100,636.13
01/02		AUTOMATIC WITHDRAWAL, MERRICK BANK CORONLINEPYMT WEB(S)		991.38-	99,644.75
01/02	12/31	AUTOMATIC WITHDRAWAL, CREDIT ONE BANK PAYMENT WEB(S)		1,322.06-	98,322.69
01/02	12/31	AUTOMATIC WITHDRAWAL, CARDMEMBER SERV WEB PYMT WEB(S)		1,350.78-	96,971.91
01/02	12/31	AUTOMATIC WITHDRAWAL, CREDIT ONE BANK PAYMENT WEB(S)		1,449.82-	95,522.09
01/02		AUTOMATIC WITHDRAWAL, PAYPAL INST XFER WEB(S)		1,567.09-	93,955.00
01/02		AUTOMATIC WITHDRAWAL, CHASE CREDIT CRDEPAY WEB(S)		2,344.48-	91,610.52
01/02		AUTOMATIC WITHDRAWAL, CHEVRON CC CHVTX EPAY WEB(S)		2,351.89-	89,258.63
01/02	12/31	AUTOMATIC WITHDRAWAL, CAPITAL ONE ONLINE PMT WEB(S)		2,732.25-	86,526.38
01/02		AUTOMATIC WITHDRAWAL, BARCLAYCARD US CREDITCARD WEB(S)		2,801.28-	83,725.10
01/02		CHECK	117	3,000.00-	80,725.10
01/03		AUTOMATIC WITHDRAWAL, COMENITY PAY CP WEB PYMT WEB(S)		184.59-	80,540.51
01/03		AUTOMATIC WITHDRAWAL, COMENITY PAY IL WEB PYMT WEB(S)		500.98-	80,039.53
01/03		AUTOMATIC WITHDRAWAL, COMENITY PAY VI WEB PYMT WEB(S)		2,711.95-	77,327.58
01/03		MOBILE BANKING FUNDS TRANSFER TO SHARE SAVINGS		2,300.00-	75,027.58
01/03	01/02	AUTOMATIC WITHDRAWAL, CAPITAL ONE ONLINE PMT WEB(S)		50.00-	74,977.58
01/04	01/03	VISA - 01/02 PALM BEACH TAN SLC801- EF 214-373-0202 TX 00		7.88-	74,969.70
01/04	01/03	VISA - 01/01 CENTURY THEATRES 431 SALT LAKE CTY UT 001418		32.88-	74,936.82
01/04	01/03	VISA - 01/02 MISTER CAR WASH #531 COTTONWOOD HE UT 002874		35.38-	74,901.44
01/06		AUTOMATIC WITHDRAWAL, PAYPAL INST XFER WEB(S)		100.00-	74,801.44
01/07		AUTOMATIC WITHDRAWAL, COMENITY PAY OH WEB PYMT WEB(S)		306.90-	74,494.54
01/09	01/08	VISA - 01/06 CHICK-FIL-A #02360 MIDVALE UT 006740		31.34-	74,463.20
01/09	01/08	ZELLE TO: GLACIER BANK		200.00-	74,263.20
01/09		POINT OF SALE PURCHASE			
		US UT HOLLADAY, SPROUTS FARMERS MKT# 1785 E MURRAY		72.60-	74,190.60
01/09		OFFICIAL CHECK 047142857 TO DUBS AUTO		17,400.00-	56,790.60
01/10	01/09	ZELLE TO: GLACIER BANK		2,000.00-	54,790.60
01/11	01/10	VISA - 01/09 SQ *MOUNTAIN VIEW M SALT LAKE CIT UT 009447		134.00-	54,656.60
01/13	01/12	POINT OF SALE PURCHASE US UT MURRAY, COSTCO WHSE #0764		55.15-	54,601.45
01/13		AUTOMATIC DEPOSIT, VENMO CASHOUT PPD		15.00	54,616.45
01/13		AUTOMATIC DEPOSIT, VENMO CASHOUT PPD		20.00	54,636.45
01/13		AUTOMATIC WITHDRAWAL, PAYPAL INST XFER WEB(S)		159.80-	54,476.65
01/13		AUTOMATIC WITHDRAWAL, WELLS FARGO CARDCPPYMT WEB(S)		226.08-	54,250.57
01/13		AUTOMATIC WITHDRAWAL, CHASE CREDIT CRDEPAY WEB(S)		1,044.74-	53,205.83
01/13		AUTOMATIC WITHDRAWAL, AMEX EPAYMENT ACH PMT WEB(S)		2,448.29-	50,757.54
01/14		POINT OF SALE PURCHASE			
		US UT SALT LAKE CIT, DAN'S FOODS #05 2029 E-7000 S		52.87-	50,704.67
01/15	01/14	AUTOMATIC WITHDRAWAL, CREDIT ONE BANK PAYMENT WEB(S)		25.04-	50,679.63
01/15		AUTOMATIC WITHDRAWAL, VENMO PAYMENT WEB(S)		500.00-	50,179.63
01/15		CHECK	120	236.39-	49,943.24
01/15		CHECK	119	980.19-	48,963.05
01/16	01/17	AUTOMATIC DEPOSIT, PRIMARY RESIDEN PAYROLL PPD		1,285.03	50,248.08
01/17	01/16	VISA - 01/15 MCDONALD'S F22179 SALT LAKE CIT UT 015701		17.83-	50,230.25
01/17		MOBILE BANKING FUNDS TRANSFER TO SHARE SAVINGS		900.00-	49,330.25
01/18		POINT OF SALE PURCHASE			
		US UT MIDVALE, HOME AGAIN 2 HOME AGAIN 2		19.31-	49,310.94
01/21	01/19	VISA - 01/16 CHICK-FIL-A #02360 MIDVALE UT 016610		3.41-	49,307.53
01/21	01/20	VISA - 01/18 AUNT ELSIES TRINKETS & TR WEST JORDAN UT 018		12.87-	49,294.66
01/21	01/19	VISA - 01/17 CENTURY THEATRES 487 SANDY UT 017459		12.92-	49,281.74
01/21		AUTOMATIC WITHDRAWAL, CHASE CREDIT CRDEPAY WEB(S)		171.04-	49,110.70
01/22	01/21	AUTOMATIC WITHDRAWAL, FPB CR CARD INTERNET WEB(S)		12.00-	49,098.70
01/22	01/21	AUTOMATIC WITHDRAWAL, FPB CR CARD INTERNET WEB(S)		12.00-	49,086.70
01/23	01/22	VISA - 01/21 SDPY*CONFINCO NEWARK DE 020132		68.00-	49,018.70
01/23		AUTOMATIC WITHDRAWAL, COMENITY PAY IL WEB PYMT WEB(S)		249.02-	48,769.68
01/23		AUTOMATIC WITHDRAWAL, COMENITY PAY VI WEB PYMT WEB(S)		289.83-	48,479.85
01/24	01/23	VISA - 01/21 CHICK-FIL-A #02360 MIDVALE UT 021254		21.91-	48,457.94
01/27	01/26	POINT OF SALE PURCHASE US UT SANDY, NORDSTROM #0071 10379 S		176.75-	48,281.19

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Checking, Continued

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Post Date	Effective Date	Transaction Description	Check Number	Transaction Amount	Account Balance
01/27	01/26	POINT OF SALE REVERSAL			
		US UT SANDY, NORDSTROM #0071 10379 S STATE ST		42.87	48,324.06
01/27	01/26	POINT OF SALE PURCHASE US UT SANDY, NORDSTROM #0071 10379 S		12.86-	48,311.20
01/27	01/26	VISA - 01/24 DEL TACO #736 Q16 MURRAY UT 024255		17.14-	48,294.06
01/29	01/28	VISA - 01/26 OLYMPUS BURGER MURRAY UT 026034		11.75-	48,282.31
01/30	01/31	AUTOMATIC DEPOSIT, PRIMARY RESIDEN PAYROLL PPD		1,566.83	49,849.14
01/30		AUTOMATIC WITHDRAWAL, CHASE CREDIT CRDEPAY WEB(S)		18.59-	49,830.55
01/30		AUTOMATIC WITHDRAWAL, CHASE CREDIT CRDEPAY WEB(S)		197.99-	49,632.56
01/30		MOBILE BANKING FUNDS TRANSFER TO SHARE SAVINGS		1,000.00-	48,632.56
01/31	01/30	VISA - 01/29 MCDONALD'S F22179 SALT LAKE CIT UT 029430		19.24-	48,613.32
01/31	02/01	DIVIDEND EARNED FOR PERIOD OF 01/01/2020 THROUGH 01/31/2020			
		ANNUAL PERCENTAGE YIELD EARNED IS 0.05%		2.43	48,615.75
		ENDING BALANCE			48,615.75

Checking Summary

Item	Amount	Item	Amount	Item	Amount	Item	Amount
VISA	32.88	VISA	17.83	VISA	68.00	119	980.19
VISA	7.88	VISA	3.41	VISA	17.14	120	236.39
VISA	35.38	VISA	12.92	VISA	11.75		
VISA	31.34	VISA	12.87	VISA	19.24		
VISA	134.00	VISA	21.91	VISA	3,000.00		

Total Checks and Visa Checking: 4,643.13 Total Withdrawals: 60,742.33 Total Deposits: 5,329.67

Visa Classic Rewards

Statement Period: January 01, 2020 - February 01, 2020

BEGINNING BALANCE	-	PAYMENTS	-	OTHER CREDITS	+	PURCHASES	+	CASH ADVANCES	+	OTHER DEBITS	+	TOTAL INTEREST CHARGE	=	ENDING BALANCE
.91		.91		.00		.00		.00		.00		.00		.00

PAYMENT DUE DATE	SCHEDULED PAYMENT	PAST DUE AMOUNT	TOTAL AMOUNT DUE	CREDIT LIMIT	DAILY PERIODIC RATE	VARIABLE ANNUAL PERCENTAGE RATE
	.00	.00	.00	500.00	.04452%	16.250%

Visa Rewards points are displayed as of the end of the previous month and may not reflect your actual current balance.	EXPIRING REWARDS	EXPIRATION DATE	REDEEMABLE REWARDS POINTS
	0		0

Late Payment Warning: if we do not receive your minimum payment by the due date listed above, you may have to pay up to \$35.00.

Pay the ending balance on or before the Due Date to avoid future interest charges.

If you would like information about credit counseling services, call 1-888-733-9407

Effective Date	Purchase Date	Transaction Description	Transaction Amount	Loan Balance**
01/01		BEGINNING BALANCE		.91
02/01		MOBILE BANKING PAYMENT FROM CHECKING	0.91-	.00
		INTEREST CHARGE	0.00	.00
		ENDING BALANCE		.00

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*** Balance Subject to Interest Rate: The balance used to compute interest is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made.*



— for your information —

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